

Before the State of South Carolina
Department of Insurance

In the matter of:

SCDI File Number 2001-108960

A-1 Bonding & Enterprises, Inc.
P.O. Box 3322
Aiken, South Carolina 29802

Consent Order Imposing
Administrative Fine

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and A-1 Bonding & Enterprises, Inc., an agency licensed to conduct bail bond business in the State of South Carolina.

Based on evidence received by the Department, A-1 Bonding & Enterprises, Inc., hereby admits, and I find as fact that on two separate occasions employees of the agency entered the residences of third parties in the pursuit of bails although the third parties had not given them permission to enter the dwellings. Furthermore, an employee of the agency allowed someone to forge the signature of another to a promissory note. The employee of the agency then signed the promissory note attesting that he had witnessed the person sign her name, when in fact the person was not present. These actions are in direct violation of S.C. Code § 38-53-150A (8) (Supp. 2000) that can ultimately lead to the revocation of A-1 Bonding & Enterprises, Inc.'s, license to conduct business following a public hearing at the Administrative Law Judge Division pursuant to S.C. Code Ann. §§ 38-43-30 and 38-43-130 (Supp. 2000).

Rather than proceeding toward a formal public hearing, the parties agreed to submit the entire matter to me, along with the specific recommendation, for my summary decision based solely on the record. The consensual recommendation was that A-1 Bonding & Enterprises, Inc., would waive its right to a public hearing and pay an administrative fine in the amount of \$500.

Code Section 38-53-150(A)(8) provides, "The director of Insurance can deny, suspend, revoke, refuse to renew, or impose a monetary penalty upon a bail bondsman when in the judgment of the director...the licensee has in the conduct of his affairs under the license demonstrated incompetency or untrustworthiness, or that he is no longer in good faith carrying on the bail bond business..."

After a thorough review of the record, and pursuant to my findings of fact, I hereby conclude as a matter of law that A-1 Bonding & Enterprises, Inc., has violated Code Section 38-53-150(A)(8) (Supp. 2000). As a result, I can now take administrative disciplinary action against A-1 Bonding &

M.T.F. A-1 Bonding & Enterprises, Inc.

Enterprises, Inc.'s, license to conduct business. Therefore, under the discretionary authority provided to me within S.C. Code Ann. § 38-43-130 (2000), and after carefully considering the recommendation of the parties, I hereby impose against A-1 Bonding & Enterprises, Inc., an administrative fine in the total amount of \$500. A-1 Bonding & Enterprises, Inc., must pay the fine within ten days of receipt of this consent order. If A-1 Bonding & Enterprises, Inc., does not timely pay that total fine amount A-1 Bonding & Enterprises, Inc.'s license to conduct business in South Carolina will be immediately revoked without any further disciplinary proceedings.

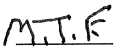
The parties have reached this agreement in consideration of A-1 Bonding & Enterprises, Inc.'s assurance that in the future A-1 Bonding & Enterprises, Inc., will comply with the state's insurance laws. The parties expressly agree and understand A-1 Bonding & Enterprises, Inc.'s payment of the agreed-upon penalty constitutes full accord and satisfaction of the matter.

By its signature upon this Consent Order Imposing Administrative Fine, A-1 Bonding & Enterprises, Inc., acknowledges that they understand this administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. Sections 30-4-10, *et seq.* (1991 and Supp. 1998).

Nothing contained in this administrative disciplinary order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained in this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained in this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. Section 38-3-110 (4) (Supp. 1998), of the Director of Insurance, exercised either directly or through the Department to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore, ordered that A-1 Bonding & Enterprises, Inc., pay through the South Carolina Department of Insurance an administrative fine in the amount of \$500 within ten days of receipt of this consent order.

This consent order becomes effective as of the date of my signature below.

 A-1 Bonding & Enterprises, Inc.



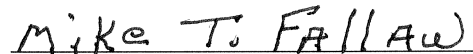
Ernst N. Csiszar
Director

OCT 31, 2001, at
Columbia, South Carolina

I CONSENT:



Signature



Name



Title

A-1 Bonding & Enterprises, Inc.
P.O. Box 3322
Aiken, SC 29802

Dated this 19 day of October, 2001